

In re:
Jacqueline Andrea Payne
Debtor(s)

Case No. 20-12987-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Nov 13, 2020

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2020:

Recip ID	Recipient Name and Address
db	+ Jacqueline Andrea Payne, 4587 Jasmine Drive, Center Valley, PA 18034-8509
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14519506	+ Dyck O'Neal, 3100 Monticello Avenue, Suite 650, Dallas, TX 75205-3502
14519508	+ Mariner Finance, 8211 Town center Dr, Nottingham, MD 21236-5904
14519509	Penn State, Office of the Bursar, 103 Shields Building, University Park, PA 16802-1200
14519510	+ PennyMac, PO Box 514387, Los Angeles CA 90051-4387
14519511	+ Private National Mortgage, PO Box 514387, Los Angeles, CA 90051-4387
14519517	+ Wells Fargo Dealer Svcs, PO Box 10709, Raleigh, NC 27605-0709

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Nov 14 2020 06:13:00	LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2020 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Nov 14 2020 04:15:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14519500	+ EDI: AMEREXPR.COM	Nov 14 2020 06:13:00	American Express, PO Box 981537, El Paso, TX 79998-1537
14519501	EDI: BANKAMER.COM	Nov 14 2020 06:13:00	Bank of America, PO Box 982238, El Paso, TX 79998
14519502	EDI: CAPITALONE.COM	Nov 14 2020 06:13:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14519503	+ EDI: CITICORP.COM	Nov 14 2020 06:13:00	Citi, Box 6500, Sioux Falls, SD 57117-6500
14519504	+ EDI: CITICORP.COM	Nov 14 2020 06:13:00	Citibank/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14519505	+ EDI: NAVIENTFKASMDOE.COM	Nov 14 2020 06:13:00	Dep't of Ed/Navient, 123 Justison Street, Wilmington, DE 19801-5360
14519507	EDI: IRS.COM	Nov 14 2020 06:13:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346
14519512	EDI: RMSC.COM	Nov 14 2020 06:13:00	SYNCB/Amazon, PO Box 965015, Orlando FL 32896-5015

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14519513	+ EDI: RMSC.COM	Nov 14 2020 06:13:00	SYNCB/HSN, PO Box 965017, Orlando, FL 32896-5017
14519514	+ EDI: RMSC.COM	Nov 14 2020 06:13:00	SYNCB/PPC, PO Box 965005, Orlando, FL 32896-5005
14519515	EDI: WFFC.COM	Nov 14 2020 06:13:00	Wells Fargo Auto, MAC T9017-026, PO Box 168048, Irving, TX 75016-8048
14519516	+ EDI: WFFC.COM	Nov 14 2020 06:13:00	Wells Fargo Bank NA, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2020 at the address(es) listed below:

Name	Email Address
J. ZAC CHRISTMAN	on behalf of Debtor Jacqueline Andrea Payne zac@fisherchristman.com office@fisherchristman.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkggroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Jacqueline Andrea Payne</u>	Social Security number or ITIN	xxx-xx-2456
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-12987-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jacqueline Andrea Payne

11/12/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.